

How to Become **RICH**



Swami Sivananda

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SRI SWAMI SIVANANDA



Published by

THE DIVINE LIFE SOCIETY

P.O. SHIVANANDANAGAR—249 192

Distt. Tehri-Garhwal, Uttarakhand, Himalayas, India

www.sivanandaonline.org

First Edition: 1950

Second Edition: 1960

Third Edition: 2003

Fourth Edition: 2006

Fifth Edition: 2009

Sixth Edition: 2011

[2,000 Copies]

©The Divine Life Trust Society

ES63

PRICE: ₹30/-

Published by Swami Padmanabhananda for
The Divine Life Society, Shivanandanagar, and
printed by him at the Yoga-Vedanta Forest Academy
Press, P.O. Shivanandanagar, Distt. Tehri-Garhwal,
Uttarakhand, Himalayas, India
www.sivanandaonline.org



**DEDICATED TO
ALL SEEKERS OF
PROSPERITY,
PEACE AND
HAPPINESS**



SRI SWAMI SIVANANDA

Born on the 8th September, 1887, in the illustrious family of Sage Appayya Dikshitar and several other renowned saints and savants, Sri Swami Sivananda had a natural flair for a life devoted to the study and practice of Vedanta. Added to this was an inborn eagerness to serve all and an innate feeling of unity with all mankind.

His passion for service drew him to the medical career; and soon he gravitated to where he thought that his service was most needed. Malaya claimed him. He had earlier been editing a health journal and wrote extensively on health problems. He discovered that people needed right knowledge most of all; dissemination of that knowledge he espoused as his own mission.

It was divine dispensation and the blessing of God upon mankind that the doctor of body and mind renounced his career and took to a life of renunciation to qualify for ministering to the soul of man. He settled down at Rishikesh in 1924, practised intense austerities and shone as a great Yogi, saint, sage and Jivanmukta.

In 1932 Swami Sivananda started the Sivanandashram. In 1936 was born The Divine Life Society. In 1948 the Yoga-Vedanta Forest Academy was organised. Dissemination of spiritual knowledge and training of people in Yoga and Vedanta were their aim

and object. In 1950 Swamiji undertook a lightning tour of India and Ceylon. In 1953 Swamiji convened a 'World Parliament of Religions'. Swamiji is the author of over 300 volumes and has disciples all over the world, belonging to all nationalities, religions and creeds. To read Swamiji's works is to drink at the Fountain of Wisdom Supreme. On 14th July, 1963 Swamiji entered Mahasamadhi.

AUTHOR'S PREFACE

Among the four Purusharthas, viz., Dharma (righteousness), Artha (wealth), Kama (desire) and Moksha (liberation), the first three relate to the world, Dharma being the determining and controlling factor of Artha and Kama. Both these are interdependent and one cannot have the fulfilment of one without the aid of the other. Kama is not passion nor is Artha its fulfilling agency. "I am desire which is unopposed to Dharma," says Lord Krishna in the Gita. Hence Artha and Kama are certainly not an all-inclusive factor of one's life. Artha and Kama should not have their fulfilment to the neglect of one's spiritual prosperity. Since all are not born with the one-pointed urge for Moksha, and the state of evolution in the vast majority of mankind is not suited for immediate renunciation, Artha and Kama are meant to be a preparatory agency for higher attainments.

The Title of the Book "How to Become Rich" does not exclusively relate to material prosperity. For, if it does so, there can be no permanent value to it—not at all worthy of aspiration to a really intelligent person. Nor is the title ascribed to one's spiritual bounty as opposed to earth-earthy. For, again, if it means so, then this work will be useful and have its effect upon hardly one in a thousand. But the title suggests both. It is a compro-

mise of the two, not in a sense of intermingling of both, but in the sense of the first one being an educative and preceding factor of the second. That is what "How to Become Rich" means to the majority of the readers. The book is as well a very thought-provoking spiritual treasure-house to those rare gifted Adhyatmic Dheeras, who will but centre the entire significance of riches to the latter half of the work. Hence it is not devoid of a message to them.

In the first part of the work, I have stressed upon the development of certain virtues which will enable one to increase his earning capacity and to become a self-made man. Some qualities of one's character that will help him to win friends, to develop his power of observation, some suggestions to start business, the role of agriculture and industry in the business life and the ways of making best use of money are also explained.

Becoming an "adopted son" or making a lot of money should not mislead one to think that riches are meant for one's fulfilment of base desires or for a fabulously wealthy living. Desire can never be really fulfilled. It is like the dragon-fire that leaps up to devour its victim, the appeaser who aggravates it more and more by his appeasements. It clings to him even after the body of its victim is perished. Nor, indeed, is wealthy living in any way conducive to one's lasting happiness. It is not the means to a continuous peaceful life. Then why should one acquire wealth or where is the necessity for becoming an "adopted son"? Yes, there is a definite purpose.

Wealth is the means for glorious acts of philanthropy, whereby thousands are helped and allowed to progress in life. It is a means to ameliorate the lot of the needy, to alleviate the suffering of the diseased. Its purpose is to establish and finance philanthropic institutes where destitutes are sheltered, orphans are reared up, hungry stomachs fed, poor people educated, suffering ones medically cared for and where spiritual instructions are imparted to aspirants.

In the same manner, "marrying a rich girl" does not mean that one's choice should be blinded by wealth, but it should be viewed as a means to build up a prosperous life dedicated to the service of humanity. I have cautioned the young bachelor not to enter into partnership with a "fashionable girl." For, the consequences are always detestable and end in domestic unhappiness and ravaged married life, particularly when the young man is not monetarily gifted. I must mention here, however, that marriage cannot be taken as an indispensable factor in everyone's life; rather, a true aspirant should definitely keep himself far, far away from the fetters of a married life. For him, marriage constitutes a curse; while, at the same time, for a man of a lustful disposition for whom it is extremely difficult to get over carnal passions, it is a sort of a fence and a protecting vault to his moral recklessness. Marriage is, therefore, prescribed for those—and it applies to the majority of mankind—who are not yet ready for a life of absolute self-restraint and thus is to be regarded by them as a

sacrament, and certainly not as a license to self-indulgence.

Then I have dwelt upon the ways and means to a successful career which is given a lasting value by one's internal preparation such as the acquiring of a sterling character, being true to one's own conscience, being upright and optimistic under despairing circumstances and possessing an iron determination. Herein I have warned the reader of the dangerous consequences of gambling, drinking and the habit of borrowing; and stressed upon the development of his memory and will-power and concentration, observance of celibacy, cultivation of dispassion and on acquiring the art of planning, method and orderliness. All these cardinal tenets are not only conducive to a successful, prosperous career, but they constitute an inner preparation for one's evolution and higher achievements that are more worthy of aspiration than material bounty. Practice of these tenets simultaneously guards him from lower temptations and prepares him for a life of absolute self-restraint and complete renunciation or a life entirely devoted to the attainment of the supreme goal, Self-realisation.

Finally, the aspiring reader finds perfection within his reach. He is reminded of the defects of riches, impermanence of worldly happiness and the supreme felicity of desirelessness. The enquiry of "who is the richest man" is set aflame in him. He is gradually made

aware of the moneyless and wifeless state of an ever contented life in the spirit.

Ultimately, he is prepared to choose the boon that the great Jijnasu of the Katha Upanishad, Nachiketa, asked Lord Yama. For now he realises the immortal nature of Truth or the "good"; and the fleeting and delusive quality of worldly pleasures or the "pleasant" that wail to those not endowed with true discrimination to hurl themselves against their devouring flames. He now understands that the "good" is one thing and the "pleasant" another. These two have different aims.....he who discriminates and seeks the "good" achieves success; he who seeks the "pleasant" falls off his aim. (Katha Upanishad).

Become desireless. You will become the richest man in the whole world.

May you all be endowed with true discrimination. May God bless you all with peace, plenty and prosperity, ultimate happiness and Kaivalya.

Sri Swami Sivananda

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Blessed Aspirants,

I wish you all a bright and happy
New Year.

Fight bravely in this battle of life.
Arm yourself with the shield of discrimination and sword of dispassion. March forward courageously. Yield not to temptations.

Meditate on the Inner Self regularly. You will enter the illimitable domain of eternal bliss and everlasting peace. You will build up the life of calm strength, repose and peace.

May Lord bless you.

Sivananda

1st January, 1950

HOW TO BECOME RICH

OM Sri Maha Lakshmyai Namah!

ॐ श्री महालक्ष्म्यै नमः

Chapter One

HOW TO BE PROSPEROUS

Become an Adopted Son

Become the adopted son

Of a wealthy man;

All his wealth is yours.

Be dutiful to your father;

Help him sincerely in all his activities;

Be true, sincere and faithful to him.

Shun evil company;

Give up all sorts of bad habits;

Respect your father and obey his commands;

Increase his wealth through your exertion;

Always spend one-tenth of your income in charity;

Learn the business well;

Be smart, be steady, be persevering,

Be diligent, be vigilant, be honest.

Marry a Rich Girl

Marry a rich girl;
You will also become rich;
Her property is your property,
Because she is your partner in life;
Behave properly and please her
In all respects;
Be devoted to her;
Adapt, adjust and accommodate,
Please your father-in-law also;
Respect him, be polite and courteous;
Waste not, squander not this wealth;
Be economical and increase the wealth
Through safe investment and intelligent business;
Quarrel not with your wife;
Treat her as Lakshmi of the house.

Beware of 'Fashionable Wife'

Such a wife is a great nuisance;
She always quarrels with her husband;
She squanders money;
She sends money to her parents,
brothers and sisters.
This creates more trouble in the house.
She is never contented;
She wastes money in Sarees and necklaces;
She cannot cook;

She wants several servants;
She quarrels with them;
The servants go away.
Where to get new, new servants?
The husband is puzzled and worried
When he sits for meditation;
She thinks that he will take Sannyasa soon;
She quarrels with him on this score;
The house "Rama Vilas" or "Shanti Vila"
Is a terrible hell indeed.
If you ask her to bring a cup of tea
When she is annoyed,
Because you did not carry out
Her wish for a diamond necklace,
She will say,
"You are a graduate;
I am also a graduate;
Bring me a cup of tea first".
Be careful in selecting your wife:
There must be psychological unity,
She must be religious and pious.
Select your wife from country girls
In whom modern civilisation and radio
Have not penetrated.

Be Adventurous

Proceed to Nairobi or Natal,
America, Paris or Brussels;
Join any business house or firm;
Work hard, be honest and sincere.
Learn all sorts of jobs in detail
Or start your medical practice there
Or become a contractor or journalist
Or start any cultural institution
Or become a commission agent.

Become a Self-Made Man

Become a self-made man;
Earn your livelihood;
Touch not a pie from your father's property;
Show your manliness, strength and power;
It is disgraceful to live on father's earnings;
There is a magazine of power within you;
You can do and undo things in this world;
You can work wonders.
Justice Muthuswami Ayer studied
Under municipal lanterns;
He was very poor;
He rose up to a very high position.
Work hard; unfold all your faculties
And shine as a dynamic personality.

How to Start Business?

Before you start any business,
Consult with senior experienced businessmen;
Live with them as apprentice;
Learn the secret of business well;
Then alone you will succeed.
If you start any business straightway,
Without any experience at all,
You will fail.
Learn bookkeeping, accounts, typing;
Start the business with a small capital.

How to Win Friends?

Be sweet in speech;
Behave well, be polite, be courteous;
have fair dealings;
Share what you have with others;
Do not argue unnecessarily;
Do not contradict simply to gain victory;
Stick to your promise;
Serve others when they are sick;
Develop a magnetic personality
Through meditation and prayer;
Hear patiently what others say;
When you get a loan of a book,
Put a wrapper, keep it clean
And return it at the proper time;

Do not tell anyone that he is wrong;
Be generous, be charitable, be kind.

Develop Power of Observation

Be ever vigilant and alert;
Watch all phenomena of the nature;
Know people well;
Study their nature, ways and habits;
Keep the intellect sharp and bright;
Develop acumen and keep sense of judgement;
Concentrate and get the inner Light;
Let your ears and eyes be ever attentive;
Think well, reflect, cogitate;
Compare, discern, conclude well.

Be Ever Busy

Be ever busy like a bee;
Keep the mind ever occupied;
Destroy idleness to the root;
Idle brain is Satan's workshop;
Be regular in Asana, Pranayama,
Exercise, walking, Baithak;
Abandon Tamasic foods
Such as garlic, onion, meat, etc.;
Stick to daily programme;
Keep a memorandum notebook;
Take a cold bath in the early morning;

Offer prayer, do Sandhya, Japa,
Svadhya and meditation;
Take honey and lemon juice in the morning;
Sometimes take Triphala water.

Increase Your Earning Capacity

If you are a professor,
Write useful books for students and the public.
If you are a businessman,
Take up contracts cautiously;
Be careful in the selection of your partners;
You can have two, three or four kinds of business;
Bucket manufacturing, printing-press,
cloth business, etc.
When you are in the business field,
The sixth business-sense will prompt and guide you.
Have full trust in God;
He will surely guide you;
He is your Indweller and Inner Ruler.

Give Up Higgling

Higgling is very bad in business;
It creates a very bad impression;
You will lose customers.
Have one fixed price;
Be truthful and honest in your business;
You will have countless customers;

All people will flock to you;
You will earn a very good name;
You will thrive in your business.

Become an Industrialist

You cannot become rich
Even if you become a Premier or a
High Court Judge;

Only industrialism can make you wealthy.
Mark! How Sri Birla, Tata, Ford, Dahanukar
Have become rich through industry.

Start oil mills, cloth mills, jute mills,
Sugar mills, rice mills, iron factories,
Embroidery mills, cotton mills.
First take a tour throughout the world;
Visit all factories and mills;
Learn the secret of an industry;
Then start the work.

Or, Take to Agriculture

Give up the glamour for minister-ship,
M.L.A.-ship, Board-membership.
If you have ancestral landed property,
Take to agriculture;
Do not feel shy;
This is a glorious, peaceful avocation;
Still you can have tie, boots and pants

If you like.

Study for 3 months in the Agricultural College;

Take up the short course;

Plant fruit-bearing trees;

Have a "Goshala" and dairy;

Cultivate wheat, rice, vegetables;

You can earn plenty of money;

You will have good health and open air;

You will be free from the diseases

Of town life and civilisation;

You can supply good milk and ghee

And thus do a bit of social service too;

Children, the future citizens will be healthy.

Do Not Leave Much Legacy

Give good education to your sons;

Do not leave much wealth to them;

Let them earn themselves;

Let them stand on their own legs;

Spend everything in charity

And earn good merits;

They will become lazy

If you leave them much money;

They will squander your wealth

In drinking, gambling and prostitution;

And will bring disgrace to your family.

Make Good Use Of Money

Persons who have the grace of the Lord,
Who take recourse to Satsanga,
make the best use of money.

They build Ashramas, temples,
Tanks, wells, social institutions,
Pathashalas, orphanages, hospitals, etc.

They reap high merits here

And enjoy bliss in heaven.

Money is meant for charitable purposes;

Earn and spend the money in charity.

This will purify your heart

And lead to the descent of Divine Light.

You will earn undying name here.

Chapter Two

WAY TO SUCCESS

Secret of Success

Be punctual to the very second;
Go to the office half an hour earlier;
Leave the office half an hour later;
Obey your boss or proprietor;
Be sincere and truthful to him;
Serve him in his domestic and personal affairs;
Thus win his heart;
Penetrate into his heart deeply;
He will not leave you at all.
He will give you bonus, special increment;
He will become your slave;
You will allow you to sign cheques;
He will have perfect faith in you;
He will treat you as his own son or brother,
With affection, love and regards.
This is the secret of success and abundance.
Mark my word O Ram!

Health Is Wealth

Health is the greatest wealth.

Without health, you cannot work;

You cannot earn money;

You cannot digest your food;

Life will become miserable.

Attain this health

Through good food, sun-bathing,

Proper exercise, rest and good sleep,

Good air and pure water,

Brahmacharya, good thoughts, prayer, meditation,

Strict observance of laws of health and hygiene,

Sanitation, balanced diet, etc.

Early to Bed, Early to Rise

Go to bed at 9 or 10 p.m.;

Rise from bed at 4 a.m.;

Pray, do Japa and meditate for one hour.

Go for a brisk walk

If you rise early;

And start the day's work with prayers, etc.

There will be harmony in that day's activity,

You will have ample time

To think of the day's work;

'How to do it?' 'Whom to meet?'

At night, when you retire to bed,

Write your daily spiritual diary;

Note down the mistakes you committed;
You will evolve quickly.

Never Borrow

Give one-tenth of your income in charity;
You sins will be washed;
More money will pour forth,
Cut the coat according to your cloth;
Do not spend more than your income;
Always save a portion every month;
Practise 'Simple living and high thinking'.
Never borrow;
"He who goes borrowing goes sorrowing."
Wear simple dress, eat simple food;
Be simple in all your habits.

Gamble Not

You will lose all your wealth;
You will earn a very bad name;
People will call you a gambler;
Gambling is Maya's bait
To entrap you and bring your downfall;
It is tempting like liquor or a dancing girl;
Once you are caught,
You are doomed for ever;
There is no escape for you;
Associate not with gamblers;

Do not visit turf clubs, race courses;
Gamble not even with small amounts;
It is like cigarette-smoking;
A smoker starts with a cigarette
By sharing the Prasad of his smoker friend;
Then he ends with several tins daily.

Give Up Liquor

Drinking is a deadly curse;
Many have been ruined;
It saps up the vitality of man;
It brings discredit, dishonour, diseases;
Money is wasted, time is wasted,
Energy is wasted, life is wasted;
It brings a man quickly to the grave;
Therefore, drink not, touch it not;
Associate not with drunkards;
If you are a drunkard,
Give it up totally at one stroke;
"Little by little", you will not succeed;
There will be hopeless failure;
Treat smoking, Bhang, drinking
In the same manner;
They are all friends and elder brothers of liquor.

Despair not, Friend!

Despair not, friend!
In difficulties, loss in business,
Adversities, sickness, failure, etc.;
Be bold, be cheerful;
Strengthen yourself for future work;
Draw courage from within;
Pray, do Japa, meditate;
Get advice from wise persons;
Remove your weaknesses and defects;
Stand up and roar Om Om Om;
Have presence of mind always.
March on, hero, boldly!
With undaunted spirit and courage,
Nil desperandum, never despair;
A brilliant future always awaits you;
God does everything for your own good;
Failures are stepping stones to success.

Practise Concentration Daily

A man with good concentration
Can turn out tremendous work,
In a short space of time.
Concentration is useful in business, office,
Study, spiritual pursuits,
Success in life, music, etc.;
Therefore, develop concentration.

Sit on Padmasan, close your eyes
In the early morning hours—4 a.m.
Concentrate on the form of Lord Vishnu,
Lord Krishna, Lord Rama, Lord Siva or OM.
Have another sitting at 5 p.m. or 8 p.m.

Repeat Lakshmi Mantra

Lakshmi is the Goddess of wealth.
Repeat daily with faith and devotion,
“Om Sri Maha Lakshmyai Namah”
(I bow to Sri Maha Lakshmi),
Five, ten or twenty Maalas daily,
In the early morning and after;
Be regular in doing this Japa;
If you can, do 200 Maalas daily.
Keep a picture of Maha Lakshmi in front of you.
You can do a little worship also.
Offer flowers, fruits, Kheer, etc.
Burn incense, wave camphor light.
Do Havan with Lakshmi Mantra.
If you can afford, feed some Brahmins,
Poor people and Sadhus.

Bhukti and Mukti

Be regular in your Japa, Sandhya, prayer,
Meditation and study of scriptures;
God will give you Bhukti and Mukti.

Bhukti is worldly enjoyment.
Gayatri will give you wealth,
Peace, freedom and bliss.
Hence, neglect not spiritual Sadhana;
Pray to Gayatri, meditate on Her form.
Do Japa of the Gayatri Mantra;
You will get everything.
She brought a shower of gold
To please Her devotee Vidyaranya.

Chapter Three

THE INTERNAL PREPARATION

Have a Sterling Character

Character is power and wealth;

Cultivate a sterling character

By developing positive virtues,

And eradicating negative vices.

Again and again try.

Take recourse to Satsanga.

Study inspiring books.

Go through "Sure Ways for Success in Life and

God-realisation."

Lead a pure, moral life.

A life without character is real death.

Study the "Lives of Saints"

Try to imbibe their qualities.

Keep the mental picture and ideals of

Lord Buddha,

Lord Jesus, Lord Krishna, Lord Rama,

Bhishma, Yudhishtira, Sankaracharya, before you.

Develop Virtues

Cultivate patience, endurance,
Simplicity, nobility, serenity,
Perseverance, courage,
Sincerity, truthfulness, humility,
Spirit of selfless service, sacrifice,
Cosmic love, non-injury, purity,
Straightforwardness, faith, devotion,
Discrimination, Vichar Shakti,
Compassion, generosity, equanimity;
You will succeed in every enterprise.
You will possess also inexhaustible spiritual wealth.

Be Truthful

Let your thought agree with speech;
Let your speech agree with action.
Stick to your promise at any cost.
Always say, "I shall try.
I cannot promise you";
You are then safe;
You will become a centre of attraction;
You will have a roaring practice;
You will have a prosperous business;
Because you are a truthful man.

Observe Brahmacharya

Brahmacharya is all wealth;
It is the corner-stone
Of plenty, peace, strength and prosperity,
High psychic, moral and spiritual attainments.
Brahmacharya bestows power, brilliance,
Good, retentive memory, intelligence,
success in life.
Health, eternal bliss and immortality.
Therefore observe Brahmacharya.
Waste not this precious treasure.
Take Sattvic food, do Japa, meditate.
Take recourse to Satsanga with saints.
Study Gita, Upanishads, Bible, Koran.

Cultivate Dispassion

Dispassion is freedom from passion.
Dispassion makes you the richest man
In the entire universe.
You will possess the inexhaustible spiritual wealth
Which is imperishable and everlasting.
No dacoit can rob this wealth.
It is the most supreme wealth.
Even Kubera and Indra will bow at your feet.
Dispassion is indeed, a priceless treasure.
Possess this to the highest degree;
Attain Purna or Para Vairagya.

Cultivate Memory

Memory is a pre-requisite
For success in life and spiritual progress.
A man with no memory or less memory
is thrown out of employment.
He cannot do any business.
He will have no fruit in study.
Therefore cultivate good, retentive memory.
Practise the "memory exercises"
Mentioned in "Practical Lessons on Yoga";
Practise Pranayama, Brahmacharya,
Trataka, Sirshasana, etc.
Take Brahmi, almond;
Do Japa, meditation; pray.

Develop Your Will

If you have a strong and irresistible will,
You will succeed in any enterprise;
You will have sway over all;
Mountains will crumble before you;
Oceans will dry up before you;
You will have good meditation;
Develop your will slowly;
Subdue passion, control desires;
Meditate regularly on the pure Atman;
This will strengthen and purify your will.
Assert, affirm:

| | |
|----------------------------------|------------|
| "I have a very strong will | Om Om Om. |
| No one can resist me | Om Om Om. |
| My will is pure and irresistible | Om Om Om". |

Have Iron Determination

Think well, reflect well;
Then come to a definite determination.
Be firm in your resolve;
Thereupon move not an inch;
Be firm, be steady, be adamant.
Those who have no iron determination,
Who have a fluctuating mind,
Can have no success in any undertaking;
They are tossed about like a straw in this world.
Strong will and determination go together.
Tamasic obstinacy is not determination;
It is pig-headedness.
Give up this vile nature.

Planning, Method, Orderliness

Give up shyness, timidity
And effeminate nature;
Be bold, be cheerful always.
Develop pluck, knack, aptitude,
Pushing nature, punctuality, regularity.
Plan first; then be methodical;
Then practise orderliness;

Remember the triplet:

"Planning, method, orderliness".

Develop friendliness, amiable, social nature;

Adapt, adjust, accommodate with all.

This means reduction of egoism,

Thinning out of Raga-dvesha, likes and dislikes;

Now you will have victory in the three worlds.

Chapter Four

ATTAIN PERFECTION

Who Is the Richest Man?

He who is desireless and Vasanaless,
Who is 'I' less and 'mine'-less,
Who is ever dwelling in his own Svarup,
Who is resting in the Immortal Soul,
Who is free from lust, anger and pride,
Who has equal vision and equipoise,
Is the richest man in this world.
He is free from wants, cares, worries and fear;
He is ever peaceful, joyful and blissful.
Glory to such exalted persons!

Defects of Riches

It is painful to earn money;
It is painful to protect money;
It is more painful if it diminishes;
It is extremely painful if it is lost.
Wealth instils pride, vanity;
It stiffens and thickens egoism;
It makes one forget God
And his essential divine nature;

It produces intoxication, turbidity of mind;
It veils him also;
It makes one lead a dissipated life;
It goads him to gamble and drink;
To lead a life of immorality;
He keeps a woman this month
And sends her next month with a cheque of one lakh;
He wants variety of women every moment;
Most degraded, abject life indeed!

Money Has No Value

If real discrimination and dispassion dawn in you,
If you have really understood
The worthless nature of Maya and the world,
And the blissful nature of Brahman, the Eternal,
The wealth of the three worlds
Will have no attraction for you;
It is a mirage or a straw for you.
When you live in forests
And enjoy the peace of solitude,
When you lead the life of renunciation,
What value has sovereign, diamond or dollar?
It is passion, it is ignorance
That creates imaginary value of money.

Money Comes and Goes

That is its nature;
 That is Maya or Samsara;
 That is the meaning of "Selvam" or wealth;
 A Pankha-puller becomes a Sowcar;
 A Seth or Lalaji becomes a pauper;
 During the Bihar and Quetta earthquakes,
 During the Pakistan trouble,
 Millionaires begged in the streets;
 There is no security in this world.
 Depend not on this perishable wealth;
 Depend on the imperishable wealth of Atman;
 You will be ever safe and secure.

Become Desireless

Become desireless;
 You will become the richest man
 In the whole world;
 Desire makes you a beggar of beggars.
 All Siddhis and Riddhis will roll
 Under your feet;
 They will be your maid-servants.
 You will enjoy all divine Aiswaryas,
 The whole wealth of the Lord;
 You can create heaps of dollars and gold;
 This is the secret of abundance.

That Blessed Wifeless State!

Discriminate, enquire "Who am I?".
Attain that blessed wifeless state;
That sonless state;
That homeless state—Aniketa;
That sleepless state;
That hungerless state;
That bodiless state;
Where is the necessity for money now?
You are blissful without money,
Without wife, son and bungalow;
Without Laddu, coffee and car;
You are Atma Samrat or Self-King now.

Wealth of Japa

Increase this highest wealth daily;
Increase your Japa;
This is the greatest asset
In the unlimited bank of the Lord.
Do Japa of Sri Ram, sitting,
Talking, eating, walking;
Let the repetition become habitual.
This is the real wealth
That will follow you;
Amass this wealth daily;
It will give you peace and freedom.

Supreme Wealth of Moksha

Self-realisation is the supreme wealth;
this wealth is unlimited;
All desires for mundane wealth will disappear;
All cravings and hankerings will vanish;
There will be fullness within and without;
It is an indescribable state;
It will make you King of kings,
Emperor of emperors, Prince of princes.
Strive, Strive, Strive, Strive
To attain this supreme wealth,
Through the four means and meditation on Atman.

Appendix

ON ACQUIRING WEALTH

A landlord had built a nice bungalow at a cost of Rs. 4000/-. It was the fruit of his savings over a number of years. He himself planned the house and he had it built under his personal supervision. Now, suddenly he began dreaming every night that the house had crumbled down. He was terribly worried. He consulted astrologers; they, too, confirmed that the building would not stand. There was no limit to his grief.

His shrewd wife gave him the idea; he sold the house for Rs. 4,000. With the 40 crisp hundred-rupee notes, he went to live in a rented hut. He slept happily that night and woke up next morning to hear that some mischief-mongers had set fire to his old house and it had been reduced to rubble. He himself went over to the house and watched the spectacle with not a trace of grief. He was inwardly happy that he had sold it in time. The house was no longer his. He remembered the 40 hundred-rupee notes in his box—*his* money. He ran back to his house.

The nightmares returned. Thoughts of robbers kept him awake at night. He suspected his own brothers and even his sons. His wife came to his rescue again. On her advice, he deposited the money in the State Bank and got the bank's receipt. The next day there was a daring bank robbery and it was reported that all the money had been stolen. But our landlord was not worried; he had *his* receipt with him.

Fear once again began to haunt him. The thought that his sons might poison him and claim that money from the bank, with the receipt, began to obsess him. A holy man of the village came to him one day and pleaded for help to run the orphanage that had been established there. Taking that as the Lord's command, the good landlord at once went in and brought the receipt and handed it over to the Sadhu as his contribution to the orphanage. A building was constructed in the orphanage in the name of the landlord. His reputation as a noble, generous man spread far and wide. People held him in high esteem. He had no fear now. He knew that so long as he was alive, the people around him would make him happy and that he could live in peace; and he knew that when he left this world, the charity and the prayers of the orphans would stand him in good stead in the other world, too.

Moral: Attachment brings grief. What you consider "mine" turns your own enemy. From it springs all grief.

When you detach yourself from the object, it ceases to worry you. Cut at the root of attachment. Treat everything as His. You will enjoy peace and happiness.

ON SPENDING MONEY

Birbal was Akbar's favourite Minister. He was famous for his wisdom and keen wit.

Birbal's brother-in-law was jealous of him. He thought, "Why is Badshah doting upon this man? I can manage the affairs of the State as efficiently as Birbal". By some crooked methods, he approached the Badshah and advised him to dismiss Birbal. "I can discharge the duties of the Minister more efficiently and more loyally", he declared.

When Birbal heard of it, he smiled and thought of teaching a lesson to his brother-in-law. He resigned his job, appointed the brother-in-law in his place and left the kingdom.

In order to test the efficiency of the new Minister, Akbar gave him Rs. 500 and said: "I want you to spend this amount in such a way that I will get Rs. 500 here on earth, Rs. 500 in the other world, Rs. 500 neither here nor there; and then you must return the Rs. 500 to me intact."

The new Minister was greatly worried. He could not think of any way of achieving this. He spent sleepless nights. He did not relish food. He looked anaemic

in a few days. His wife advised him to approach Birbal. He, too, found no other go.

Birbal said to him: "Give me the money. I will do everything". The new Minister gave Rs. 500 to Birbal. Birbal entered the kingdom and was walking along the roads. A great businessman was celebrating the marriage of his daughter. Birbal entered the house and in the open Pandal declared: "O merchant! Badshah Saheb has sent you this Rs. 500 as his wedding present. I have been deputed by him to make this present to you." The merchant was greatly delighted. He nicely entertained Birbal and gave him many presents and large sums of money as his "return present" to the Badshah.

Birbal went to the nearby village. He bought food-stuffs and sweet for Rs. 500 and distributed them to the poor people in the name of the Badshah. He came back to the town and held a nautch party. He invited all the dancers and musicians and spent Rs. 500 on this.

Birbal entered the Durbar of Akbar. Akbar was greatly pleased that Birbal had returned to the Durbar.

"Badshah Saheb! Here are the Rs. 500. I have done all that you had asked my brother-in-law to do."

"How?"

"Rs. 500 I gave as your present to the merchant; it is for *here*. Rs. 500 I distributed among the poor; you will get it *there*, in the other world. Rs. 500 I spent in nautch party; you will neither get it *here* nor *there*. And, here are Rs. 500 as commanded by you."

Birbal's brother-in-law hung his head down in shame. He was utterly humiliated. His jealousy vanished.

The story has another moral, too: The money that you spend on your friends you will get back here in the shape of services and help from them; the money you spend in charity you will get in heaven in the shape of the Lord's richest blessings and a glorious life in the other world; the money you spend in sensual enjoyments is a mere waste which will help you neither here nor there. Therefore, do charity and enjoy everlasting happiness.

GOLDEN TREASURE

Realise the Truth

Thou art Divine. Live up to it. Feel and realise thy Divine nature. Thou art the master of thy destiny. Do not be discouraged when sorrows, difficulties and tribulations manifest in the daily battle of life. Draw up courage and spiritual strength from within. There is a vast inexhaustible magazine of power and knowledge within. Learn the ways to tap the source. Dive deep within. Sink down. Plunge in the sacred waters of Immortality, the Holy Triveni within. You will be quite refreshed, renovated and vivified when you realise: "I AM THE IMMORTAL SELF".

Understand the laws of the universe. Move tactfully in this world. Learn the secrets of nature. Try to know the best ways to control the mind. Conquer this mind. Conquest of mind is really conquest of Nature and the world. Conquest of mind will enable you to go to the Source of Soul-power and you can realise: "I AM THE IMMORTAL SELF."

Do not murmur. Do not grumble when troubles and sorrow descends upon you. Every difficulty is an opportunity for you to develop your will and to grow strong.

Welcome it. Difficulties strengthen your will, augment your power of endurance and turn your mind towards God. Face them with a smile. In your real strength, thou art invincible. Nothing can harm you. Conquer the difficulties one by one. This is the beginning of a new life, a life of expansion, glory and divine virtuous qualities, the 'Daivi-Sampat', viz., fortitude, patience and courage that are dormant in you. Tread the spiritual path and realise: "I AM THE IMMORTAL SELF."

Destiny is your own creation. You have created your destiny through thoughts and actions. You can undo the same by right thinking and action. Even if there is an evil or a dark antagonistic force to attack you, you can diminish its force by resolutely denying the existence of evil or resolutely turning your mind away from it. Thus you can disarm destiny. The one thought: "I am the Immortal Self" will neutralise all evil forces, the evil influences of all malevolent planets and will infuse in you courage and inner spiritual strength. Wrong thinking is the root cause for human sufferings. Cultivate right thinking and right action. Work unselfishly in terms of unity, with Atma Bhava. This is right action. The right thinking is when you constantly think: "I AM THE IMMORTAL SELF."

There is no such thing as sin. Sin is only a mistake. Sin is a mental creation. The baby soul must commit some mistakes during the process of evolution. Mis-

takes are your best teachers. The idea of sin will be blown out in the air if you think: "I AM THE IMMORTAL SELF."

Thou Art the Immortal Self

Have a new angle of vision. Arm yourself with discrimination, cheerfulness, discernment, alacrity and understanding spirit. A glorious, brilliant future is awaiting you. Let the past be buried. You can work miracles. You can do wonders. Do not give up hope. You can destroy the harmful effects of unfavourable planets through your will-force. You can command the elements and Nature. You can neutralise the effect of evil influences and the antagonistic dark forces that may operate against you. You can change the unfavourable circumstances into the best possible ones. You can nullify destiny. Many have done this. You can also do so. Assert! Recognise!! Claim thy birthright now!!! THOU ART THE IMMORTAL SELF.

Determination and self-reliance are very necessary for success in Self-realisation. In Mundaka Upanishad you will find: "This Atman cannot be obtained by one who is destitute of strength or without earnestness or by penance without mark. But if a wise man strives after it by those means, then his self enters into Brahman." Fearlessness is an important qualification for an aspirant. One should be prepared to renounce

this life at any moment. Without renunciation of this little sensual life, the eternal spiritual life cannot be attained. "Abhayam" (fearlessness) comes first in the 'Daivi-Sampat' or divine qualities that are enumerated in Gita, Chapter XVI-1. A timid man or a coward dies several times before he actually dies. When you have once decided to take to spiritual practices, stick to it tenaciously at any cost, nay, at the risk of your life. Be bold. Stand up. Gird up the loins. Realise the Truth. Proclaim it everywhere. THOU ART THE IMMORTAL SELF.

Don't say: "Karma, Karma. My Karma has brought me like this." Exert. Exert. Do Purushartha. Do Tapas. Concentrate. Purify. Meditate. Don't become a fatalist. Don't yield to inertia. Don't bleat like a lamb. Roar 'OM OM OM' like a lion of Vedanta. See how Markandeya who was destined to die at his sixteenth year became a Chiranjeevi, an immortal boy of sixteen years—on account of his Tapas. Also note how Savitri brought back to life by her Tapas her dead husband; how the late Benjamin Franklin and Sir T. Muthusami Iyer of the Madras High Court elevated themselves. Remember, my dear Niranjana, that man is the master of his destiny. Viswamitra Rishi who was a Kshatriya Raja became a Brahma Rishi like Vasishtha and even created a third world for Trisanku by his power of Tapas. Rogue Jagai and Madai of Bengal became highly developed saints. They became the disciples of Lord Gauranga-

Nityananda. What others have done, you can also do. There is no doubt of this. You can also do wonders and miracles if you apply yourself to spiritual Sadhana, Tapas and meditation. Read the book: "Poverty to Power" by James Allen with interest and attention. You will be inspired. Draw up a programme of your life. Follow my "Twenty Important Spiritual Instructions" and "Forty Golden Precepts." Read my book "Sure Ways for Success in Life and God-realisation". Adhere to the spiritual routine. Apply yourself with zeal and enthusiasm to Sadhana. Become a 'Naishtika Brahmachari'. Be steady in your Sadhana. THOU ART THE CHILD OF IMMORTALITY .

Hey Saumya! Dear Immortal Self! Be bold. Be cheerful though you are on the roll of unemployment, though you have nothing to eat, though you are clad in rags. Thy essential nature is Sat-Chit-Ananda (Existence Absolute, Knowledge Absolute and Bliss Absolute). The outer cloak—this mortal physical sheath—is an illusory Mayaic production. Smile. Whistle. Laugh. Jump. Dance in joy and ecstasy. Sing OM OM OM, Ram Ram Ram, Shyam Shyam Shyam, Sivoham Sivoham Sivoham, Soham Soham Soham. Come out of this cage of flesh. Thou art not this perishable body. Thou art the son of King of kings, Emperor of emperors, Brahman of the Upanishads, the Atman who dwells in the chambers of your heart (Hridaya Guha). Act as

such. Feel as such. Claim your birthright now, from this very second. Feel, Assert, Recognise, Realise—not from tomorrow or the day after, but right now, from this very second. Tat Tvam Asi, Oh Niranjana, THOU ART THE IMMORTAL SELF!

Your present ailment is a Karmic purgation. It has come to make you remember Him more and more, to instil mercy in your heart, to strengthen you and to enable you to develop the power of endurance. Kunti prayed to God to give her always adversities so that she could remember Him always. Bhaktas rejoice in suffering more. Disease, pain, scorpion, snake, calamities are messengers from God. A Bhakta welcomes them with a cheerful countenance. He never grumbles. He says once more: I AM THINE, MY LORD, THOU DOEST EVERYTHING FOR MY OWN GOOD.

Where is the room for lamentation and despair, my dear Niranjana? Thou art dear to the Lord. That is the reason why He gives troubles. If he wants to take anyone to His side, He takes away all money. He removes his dear kith and kin. He destroys all his pleasure centres so that his mind may fully rest at His Lotus Feet. Face everything with a smiling, cheerful countenance. Understand His mysterious ways. See God in everything, in every face. Out of sight, but not out of mind. We are closer, when we live physically at a distance. Let us dwell in our hearts. Lord Krishna suddenly hides Him-

self, so that Radha and the Gopis might thirst for Him more eagerly. Sing like Radha. Thirst for His vision like the Gopis. Lord Krishna's Grace is bound to descend. He is thy immortal Friend. Forget not the Flute-Bearer of Brindavan, thy Solace and the Joy of Devaki.

The all-merciful God resides in the chambers of your heart. He is quite close to you. You have forgotten Him. But He still cares for you. Troubles are His blessings in disguise. He wants to mould your body and mind as fit instruments for His unhampered play of Lila. He ministers or attends to your wants in a better manner than you yourself will do. Keep the load that you are carrying on your shoulders unnecessarily on account of your egoism, down. Give up your self-created responsibilities and be at perfect ease. Have perfect faith in Him. Do total unreserved self-surrender. Run to Him now. He is waiting with outstretched hands to embrace you. He will do everything for you. Believe me. Take my word for it. Open your heart to Him quite freely like a child. All miseries will come to an end. Say unto Him at least once with sincerity: "I AM THINE, MY LORD, ALL IS THINE, THY WILL BE DONE."

The gulf of separation will vanish now. All miseries, troubles, worries and diseases will melt away. You will become one with the Lord!

Feel that the whole world is your body, your own home. Melt or destroy all barriers that separate man from man. Idea of superiority is ignorance or delusion. "*Isavasyam idam sarvam.*" Develop Visva Prem, all-embracing, all-inclusive love. Unite with all. Separation is death. Unity is eternal life. The whole world is Visva-Brindavan. Feel that this body is a moving temple of God. Wherever you are, whether at home, office, railway station or theatre, know you are in the temple. Every work is an offering unto the Lord. Feel that all beings are images of God. Transmute every work into Yoga or an offering unto the Lord. Have Akarta, Sakshi Bhav if you are a student of Vedanta. Have Nimitta Bhava (as an instrument in His hand) if you are an aspirant in the path of Bhakti. Feel that God works through your hands, that One Power works through all hands, sees through all eyes, hears through all ears. You will become a changed being. You will have a new angle of vision. You will enjoy the highest Peace and Bliss!

May that self-effulgent Brahman guide you in all your activities!

Wishing you Joy, Peace and Immortality!!

लक्ष्मीस्तोत्रम्

लक्ष्मीं क्षीरसमुद्र राजतनयां श्रीरङ्गधामेश्वरीं
दासीभूतसमस्त देव वनितां लोकैक दीपांकुराम् ।
श्रीमन्मन्दकटाक्षलब्ध विभव ब्रह्मेन्द्रगङ्गाधरां
तां त्रैलोक्य कुटुम्बिनीं सरसिजां वन्दे मुकुन्दप्रियाम् ॥

MANTRAS FOR JAPA

OM OM OM OM OM OM
OM OM OM OM
OM Sri Ganeshaya Namah.
OM Sri Saravanabhavaya Namah.
OM Namah Sivaya.
OM Namo Narayanaya.
OM Namo Bhagavate Vaasudevaya.
OM Sri Ramaya Namah.
OM Aim Saraswatyai Namah.
Om Dum Durgayai Namah.
OM Shreem Mahalakshmyai Namah.
Sivoham Sivoham Sivoham.
Soham Soham Soham.

KIRTAN

Jaya Ganesha Jaya Ganesha Jaya Ganesha Pahi Mam;
Sri Ganesha Sri Ganesha Sri Ganesha Raksha Mam.

Saravanabhava Saravanabhava Saravanabhava Pahi Mam;
Karttikeya Karttikeya Karttikeya Raksha Mam.

Jaya Guru Siva Guru Hari Guru Ram;
Jagad Guru Param Guru Sat Guru Shyam.

Hare Rama Hare Rama Rama Hare Hare;
Hare Krishna Hare Krishna Krishna Krishna Hare Hare.

Om Namah Sivaya, Om Namah Sivaya,
Om Namah Sivaya, Om Namah Sivaya.

Om Namo Bhagavate Vasudevaya;
Om Namo Bhagavate Ramachandraya.

Om Namo Narayanaya, Om Namo Narayanaya,
Om Namo Narayanaya, Om Namo Narayanaya.

Raghupati Raghava Raja Ram,
Patita Pavana Sita Ram.

Om Sri Ram Jaya Ram Jaya Jaya Ram,
Om Sri Ram Jaya Ram Jaya Jaya Ram.

THANKSGIVING TO THE LORD

Give thanks to the All-merciful Lord.

He has given you a strong, healthy body,

Intelligence, beauty, good voice,

Good personality, good qualities,

Comforts, good food, clothing, etc.

He ever takes care of you,

He guides you invisibly.

Feel His Grace and invisible hands.

He is your friend, guide, father, mother, Guru.

Be grateful to Him.

Ever remember Him.

Sing His Name, glory and attributes.

Be devoted to Him.

Worship Him.

Meditate on Him.

Serve Him in all beings.

See Him in all creatures.

Whenever you get good things,

Say unto the Lord:

"O Lord! How kind Thou art!

I am Thine, all is Thine, my Lord.

Thou doest everything.

Thy Will be done.

I am grateful unto Thee.

Crores of prostrations unto Thee.”



About This Book:

Swami Sivanandaji, who is quite well-known for his humanitarian interest in the affairs of the world, has placed the public in an immense debt of gratitude by presenting to them this delightful publication "How to Become Rich".

The book is neither to be entirely viewed through a material outlook as the title is apt to suggest nor as exclusively significant to spiritual prosperity, as the Swamiji is generally expected to propound, but as a synthetic combination of both.

Herein, the author has marvellously depicted several cardinal codes of business ethics and dealt with the inner regeneration of the character of the seekers of material prosperity, exhorting them to turn their mind to the eternal spiritual riches and aspire for the only goal of permanent happiness, by merit rather than by material prosperity.

The true import of the instructions given in the four chapters of the book has been described well in the author's Introduction which removes every seeming contradiction.



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